

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.: 10/083,169 Confirmation No.: 5147  
Applicant(s): Petri Hyypa et al.  
Filed: February 26, 2002  
Art Unit: 2617  
Examiner: Iqbal, Khawar  
Title: ELECTRONIC TRANSACTIONS  
  
Docket No.: 042933/299815  
Customer No.: 00826

**Filed Via USPTO E-Filing**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

OK TO ENTER: /KI/

**RESPONSE AFTER FINAL REJECTION  
37 CFR §1.113**

Sir:

In response to the Office Action dated November 15, 2007, please reconsider the above-identified application in view of the following remarks:

**Remarks** begin on page 2 of this paper.